

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA
ERIE DIVISION**

In re:

MICHAEL P. DUBERG
DENISE L. DUBERG
Debtor(s)

Case No. 13-10111TPA

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Ronda J. Winnecour, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 01/28/2013.
- 2) The plan was confirmed on 03/14/2013.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1328 on 08/15/2013, 02/12/2014.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 02/02/2018.
- 6) Number of months from filing to last payment: 60.
- 7) Number of months case was pending: 65.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$35,526.00.
- 10) Amount of unsecured claims discharged without payment: \$8,230.03.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$79,246.00
Less amount refunded to debtor	\$679.53

NET RECEIPTS: \$78,566.47

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$4,282.90
Court Costs	\$0.00
Trustee Expenses & Compensation	\$3,001.90
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: \$7,284.80

Attorney fees paid and disclosed by debtor: \$2,179.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ACCELERATED REVENUE INC	Unsecured	100.00	NA	NA	0.00	0.00
ACL LABS	Unsecured	64.04	NA	NA	0.00	0.00
AMERICAN EDUCATION SERVICES/P	Unsecured	2,000.00	NA	NA	0.00	0.00
ASSET ACCEPTANCE CORP	Unsecured	435.76	NA	NA	0.00	0.00
BANK OF NEW YORK	Secured	15,000.00	10,264.96	0.00	9,760.00	0.00
BANK OF NEW YORK	Secured	0.00	1,766.15	1,766.15	1,766.15	0.00
CAPITAL ONE(*)	Unsecured	662.40	NA	NA	0.00	0.00
ECMC(*)	Unsecured	1,109.58	NA	NA	0.00	0.00
ECMC(*)	Unsecured	1,038.34	NA	NA	0.00	0.00
ENHANCED RECOVERY CORP++	Unsecured	277.66	NA	NA	0.00	0.00
EOS CCA	Unsecured	699.84	NA	NA	0.00	0.00
ERIE COUNTY TAX CLAIM BUREAU*	Secured	2,676.20	NA	NA	0.00	0.00
JEFFERSON CAPITAL SYSTEMS LLC*	Unsecured	498.70	498.70	498.70	0.00	0.00
JEFFERSON CAPITAL SYSTEMS LLC*	Unsecured	896.20	NA	NA	0.00	0.00
JEFFERSON CAPITAL SYSTEMS LLC*	Unsecured	306.90	NA	NA	0.00	0.00
MILLCREEK TOWNSHIP (RE)**	Priority	1,167.44	NA	NA	0.00	0.00
MILLCREEK TOWNSHIP STREETLIGH	Secured	84.87	NA	NA	0.00	0.00
MILLCREEK TOWNSHIP STREETLIGH	Secured	290.31	317.79	317.79	317.79	114.93
NELNET	Unsecured	NA	0.00	0.00	0.00	0.00
NELNET	Unsecured	NA	2,466.70	2,466.70	0.00	0.00
PA DEPARTMENT OF REVENUE*	Priority	50.00	NA	NA	0.00	0.00
PENN CREDIT CORP	Unsecured	277.66	NA	NA	0.00	0.00
PRA AG FUNDING LLC	Unsecured	1,828.89	NA	NA	0.00	0.00
QUANTUM3 GROUP LLC	Unsecured	223.70	NA	NA	0.00	0.00
QUANTUM3 GROUP LLC	Unsecured	274.80	NA	NA	0.00	0.00
RESURGENT CAPITAL SVCS	Unsecured	419.43	NA	NA	0.00	0.00
RONALD M. MERSKI, DMD	Unsecured	255.20	NA	NA	0.00	0.00
SAINT VINCENT CONSULTANTS	Unsecured	158.00	NA	NA	0.00	0.00
STEVEN CHRISTIANSEN PLLC	Unsecured	65.00	NA	NA	0.00	0.00
US ASSET MANAGEMENT	Unsecured	699.84	NA	NA	0.00	0.00
WEGMANS FOOD MARKET INC	Unsecured	86.01	86.01	86.01	0.00	0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
WILMINGTON SAVINGS FUND SOCIE	Secured	57,000.00	61,015.12	0.00	48,660.28	0.00
WILMINGTON SAVINGS FUND SOCIE	Secured	0.00	10,662.52	10,662.52	10,662.52	0.00

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$58,420.28	\$0.00
Mortgage Arrearage	\$12,428.67	\$12,428.67	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$317.79	\$317.79	\$114.93
TOTAL SECURED:	\$12,746.46	\$71,166.74	\$114.93
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$3,051.41	\$0.00	\$0.00

Disbursements:

Expenses of Administration	<u>\$7,284.80</u>	
Disbursements to Creditors	<u>\$71,281.67</u>	
TOTAL DISBURSEMENTS :		<u>\$78,566.47</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 06/20/2018

By: /s/ Ronda J. Winnecour

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.